

Due Diligence Checklist — 47 Items

By Nilza Miranda · Invest São Vicente

Documents to request from seller

- Caderneta Predial (tax registry extract) — current
- Certidão de Registro Predial — issued within 30 days
- Licença de habitação (occupancy permit)
- Latest 12 months of condominium minutes
- Last 3 utility bills (water, electricity, internet)
- Most recent IUP property tax receipt
- If rented: existing lease contracts and payment history
- Construction plans and any modification permits

Physical inspection points

- Roof: check for cracks, ponding, sealant condition
- Walls: salt damage, hairline cracks near openings
- Plumbing: water pressure on all floors, drain speed
- Electrical: differential breaker, earthing, panel age
- Windows: salt corrosion on frames and hardware
- Floors: tile lifting, level changes, moisture
- Common areas: building cleanliness as proxy for VvE quality

Neighbourhood walk-throughs

- Walk the route from front door to nearest market at 10pm
- Note construction noise during 9–17h on a weekday
- Photograph the street at low tide if coastal
- Visit the closest pharmacy, school, supermarket

Legal verifications

- Title chain clean for at least 20 years
- No mortgages, liens or pending litigation
- No undeclared servitudes (water, passage)
- Building footprint matches cadastral plan
- Condominium has no special assessments pending

- Property tax (IUP) fully paid to date

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